

<i>SERFF Tracking Number:</i>	<i>WSFG-125853248</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Westfield Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>081215ARCEWFFO</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0020 Commercial Umbrella & Excess</i>
<i>Product Name:</i>	<i>CL Umbrella</i>		
<i>Project Name/Number:</i>	<i>CU7027 and CU7028/081215ARCEWFFO</i>		

Filing at a Glance

Company: Westfield Insurance Company

Product Name: CL Umbrella

TOI: 17.0 Other Liability - Claims

Made/Occurrence

Sub-TOI: 17.0020 Commercial Umbrella & Excess

Filing Type: Form

SERFF Tr Num: WSFG-125853248 State: Arkansas

SERFF Status: Closed

State Tr Num: EFT \$50

Co Tr Num: 081215ARCEWFFO

Co Status:

Author: Kimberly Tanner

Date Submitted: 10/10/2008

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Edith Roberts

Disposition Date: 10/15/2008

Disposition Status: Approved

Effective Date (New):

Effective Date (Renewal):

Effective Date Requested (New): 12/15/2008

Effective Date Requested (Renewal): 12/15/2008

State Filing Description:

General Information

Project Name: CU7027 and CU7028

Project Number: 081215ARCEWFFO

Reference Organization:

Reference Title:

Filing Status Changed: 10/15/2008

State Status Changed: 10/15/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

On behalf of the Westfield Insurance Company (NAIC: 228-24112), subscribers to Insurance Services Office, we are filing forms CU7027 and CU7028 for all Commercial Umbrella policies, on or after December 15, 2008.

- CU7027 08-08 – Liquor Liability Exclusion – attached to the policy if form CG2150 is on the underlying policy.
- CU7028 12-08 – Limits Of Liability Amendment Per Project Aggregate - This form provides a provision to amend the Aggregate limit to apply separately to each of the insured's projects away from premises owned or rented to the

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named insured and separately to each location owned by or rented to the named insured.

The Westfield Insurance Company does not consider this filing to be excessive, inadequate nor unfairly discriminatory.

Company and Contact

Filing Contact Information

Kim Tanner, Line of Business Specialist kimtanner@westfieldgrp.com
One Park Circle (800) 243-0210 [Phone]
Westfield Center, OH 44251-5001

Filing Company Information

Westfield Insurance Company CoCode: 24112 State of Domicile: Ohio
One Park Circle Group Code: 228 Company Type: P & C
P.O. Box 5001
Westfield Center, OH 44251-5001 Group Name: State ID Number:
(800) 243-0210 ext. [Phone] FEIN Number: 34-6516838

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 per filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Westfield Insurance Company	\$50.00	10/10/2008	23106197

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	10/15/2008	10/15/2008

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Disposition

Disposition Date: 10/15/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	Liquor Liability Exclusion	Approved	Yes
Form	Limits Of Liability Amendment Per Project Aggregate	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Liquor Liability Exclusion	CU7027	0808	Endorsement/Amendment/Conditions		0.00	CU_7027_0808.pdf
Approved	Limits Of Liability Amendment Per Project Aggregate	CU7028	1208	Endorsement/Amendment/Conditions		0.00	CU_7028_1208.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIQUOR LIABILITY EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

Exclusion **c.** of paragraph **2.**, **Exclusions of Section I - Coverage A - Bodily Injury and Property Damage Liability** is replaced by the following:

- c.** Bodily injury" or "property damage" for which any insured may be held liable by reason of:
- (1)** Causing or contributing to the intoxication of any person;
 - (2)** The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
 - (3)** Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies only if you:

- (1)** Manufacture, sell or distribute alcoholic beverages;
- (2)** Serve or furnish alcoholic beverages for a charge whether or not such activity:
 - (a)** Requires a license;
 - (b)** Is for the purpose of financial gain or livelihood; or
- (3)** Serve or furnish alcoholic beverages without a charge, if a license is required for such activity.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITS OF LIABILITY AMENDMENT PER PROJECT AGGREGATE

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE FORM

Under **SECTION III - LIMITS OF INSURANCE**, paragraph **2.** is deleted and replaced with the following:

- 2.** The Aggregate Limit is the most we will pay for the sum of all "ultimate net loss" under:
- a.** **Coverage A**, except "ultimate net loss" because of "bodily injury" or "property damage" arising out of the ownership, maintenance or use of a "covered auto"; and
 - b.** **Coverage B.**

The General Aggregate Limit applies separately to each of your:

- a.** Projects away from premises owned by you or rented to you, and
- b.** Locations owned by or rented to you.
- c.** No coverage applies to "occurrences" within the Products/Completed Operations Hazard.

Location means premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.

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Rate Information

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